

UnitedHealthcare of New England and UnitedHealthcare Insurance Company

Large Group Rate/Trend Filing Template

1. Historical Information

Experience Period for Developing Rates

From	To
1Q 2006	4Q 2007

Utilization Data by Quarter (Last 8 available quarters)

Quarter	End Date	IP Days*	OP Net PMPM	M/S Net PMPM	Rx Net PMPM
1	3/31/2006	266.7	\$ 70.16	\$ 61.56	\$ 30.26
2	6/30/2006	230.8	\$ 75.69	\$ 62.50	\$ 30.77
3	9/30/2006	257.1	\$ 76.39	\$ 58.82	\$ 31.54
4	12/31/2006	213.7	\$ 78.01	\$ 59.84	\$ 33.35
5	3/31/2007	251.7	\$ 74.51	\$ 59.71	\$ 32.40
6	6/30/2007	268.7	\$ 81.87	\$ 62.51	\$ 38.26
7	9/30/2007	307.7	\$ 85.29	\$ 59.83	\$ 37.33
8	12/31/2007	279.6	\$ 89.54	\$ 60.04	\$ 39.28

*Days per 1000 members.

Note: We do not believe historical trends based on pmpm average values are meaningful. However, we have provided these averages as requested except for pharmacy. The variation in copays and the distribution of members by design from one year to another totally distorts the actual trend. The pharmacy data represents the most popular plan design 10/30/50 (56% of 2007 members).

2. Trend Factors for Projection Purposes (2008 Annualized)

	IP	OP	M/S	Rx	Total Medical
Total	14.8%	9.8%	7.9%	12.5%	10.7%
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	

*All elements should add or compound to the total. If anything is to be reported as "Other" please provide a description.

~~UnitedHealthcare of New England and UnitedHealthcare Insurance Company~~

- These trends are intended to be effective with October 2008 renewals. Since rates are impacted by both the change in census and specific experience of a group it is difficult to estimate an average increase. The targeted loss ratio is 80% and the contribution to reserves is expected to be 2.4% for UHNE and 2.2% for UHIC. The administrative expense component is 12%.
- The premium is based on the final renewal premium summed for each group for the period being reported and claims include – paid claims for the incurred period with claim reserves (IBNR), capitation payments for capitated arrangements, and other cost associated with affiliated agreements i.e. OPTIUM SERVICES